



Order Filed on February 22, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo  
CN 4853  
Trenton, New Jersey 08650  
(609) 587-6888  
Standing Chapter 13 Trustee

In Re:

**MICHAEL S. KLAPKIN**

**SUSAN KLAPKIN**

Debtor(s).

Case No.: 18-22055 CMG

Hearing: 2/20/19 @ 10:00 AM

Judge: **Christine M. Gravelle**

**INTERIM SCHEDULING ORDER REGARDING CONFIRMATION**

The relief set forth on the following pages, numbered two (2) , is  
ORDERED.

**DATED: February 22, 2019**

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

This Chapter 13 proceeding having come before the Court for Confirmation on 2/20/19 and, in consideration to the Trustee's objection or recommendation, the objection by other parties in interest, and/or request for adjournment of the Confirmation hearing; and, this Order being submitted pursuant to D.N.J. LBR 9072-1(d), (7 Day Rule); and, no objection being received thereon; and, for good cause shown;

**IT IS ORDERED** that Confirmation is rescheduled to 4/17/19 at 10:00 a.m.

**IT IS FURTHER ORDERED** that debtor(s) shall provide the following items to the Trustee, no later than 10 days prior to the date of the rescheduled Confirmation Hearing:

- Statement of cash value of life insurance (3 policies disclosed/2 received)
- Explanation why the tax refund annualized at \$875per month is not included in projected disposable income.

**IT IS FURTHER ORDERED** that debtor(s) shall provide and/or resolve the following issues required for Confirmation, on or before the date specified herein:

- Valuation of Newport, R.I. timeshare by 2/27/19
- Verification of filed NJ tax returns for the tax years identified as delinquent on NJ Proof of Claim #19-1, with copies to Trustee by 2/27/19.
- Motion to allow or disallow late filed claim of NJ Division of Taxation #19-1 (or as amended) to be filed by 3/1/19 or resolved with a consent order by 4/10/19

**IT IS FURTHER ORDERED** that at the rescheduled Confirmation Hearing date the case shall be confirmed, or the Parties shall show cause why Confirmation shall be denied or the case be dismissed or converted. Appearance by Counsel for the debtor and all objecting parties shall be required.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Michael S Klapkin  
Susan Klapkin  
Debtors

Case No. 18-22055-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.  
db/jdb #+Michael S Klapkin, Susan Klapkin, 17 Gramercy Lane, Manalapan, NJ 07726-8320

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Justin M Gillman on behalf of Joint Debtor Susan Klapkin ecf@gbclawgroup.com,  
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Justin M Gillman on behalf of Debtor Michael S Klapkin ecf@gbclawgroup.com,  
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
rsolarz@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9